



Order Filed on September 27, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Carrie J. Boyle
McDowell Posternock Apell & Detrick, PC
46 West Main Street
Maple Shade, NJ 08052
856/482-5544
Attorney for the Debtors

In Re:

Maria Ciocca,

Debtor.

Case No.: 12-28191

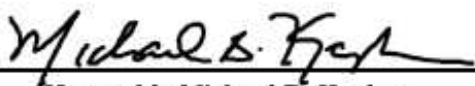
Chapter: 13

Judge: KAPLAN

ORDER APPROVING MORTGAGE MODIFICATION

The relief set forth on the following pages, numbered two (2) through three (3) is
hereby **ORDERED**.

DATED: September 27, 2016


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Maria Ciocca

Case No.: 12-28191 (MBK)

Caption: Order Granting Motion to Approve Permanent Loan Modification with
Creditor Ditech

AND NOW, this ____ day of _____, 2016, upon consideration of the Debtor's Motion to Approve Permanent Loan Modification with Creditor Ditech and a hearing having been held, it is hereby ORDERED as follows:

1. The Mortgage Modification Agreement between the Debtor and Ditech, as to loan number xxxxxxxx3376, on a home mortgage on 4 Blue Heron Court, Medford, NJ 08055, is **Approved** on the terms and subject to the conditions contained in the attached "Exhibit A", which was made part of the moving papers.

2. The mortgage lender may proceed with all steps necessary to consummate and complete that modification agreement, and to issue bills, statements or other notices in accordance therewith, without violating the automatic stay under 11 U.S.C. 362.

3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Ditech shall amend the arrearage portion of its proof of claim to the amount the trustee paid to Ditech towards the pre-petition arrears up to the date of the entry of this Order or withdraw the claim within thirty (30) days of completion of the loan modification.

4. The Chapter 13 Trustee shall suspend disbursements to Ditech, pending completion of loan modification.

Page 3

Debtor: Maria Ciocca

Case No.: 12-28191 (MBK)

Caption: Order Granting Motion to Approve Permanent Loan Modification with
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5. In the event the modification is not consummated, Ditech shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Ditech.

6. In the event the Proof of Claim is amended to the amount they already paid or withdrawn, the Trustee may disburse the funds being held pursuant to this order to creditors in accordance with the provisions of the confirmed plan.

7. Communication and/or negotiations between the Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The Debtor shall file an amended Chapter 13 plan and amended schedule J within twenty (20) days of the entry of this Order reflecting the terms of the Loan Modification Agreement.

In re:
Maria E Ciocca
Debtor

Case No. 12-28191-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2016.

db +Maria E Ciocca, 4 Blue Heron Ct, Medford, NJ 08055-3807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Alexandra T. Garcia on behalf of Creditor Beneficial Financial I, as successor by merger to
 Beneficial New Jersey Inc. d/b/a Beneficial Mortgage Co. NJECFMAIL@mwc-law.com
 Carrie J. Boyle on behalf of Debtor Maria E Ciocca cboyle@mpadlaw.com,
 cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com;
 kshaffer@marcuslaw.net
 Denise A Kuhn on behalf of Interested Party Commonwealth of Pennsylvania, Department of
 Revenue, Bureau of Accounts Settlement dkuhn@attorneygeneral.gov
 Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A., as servicer for The Bank
 of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc.,
 Alternative Loan Trust 2004-J6, Mortgage Pass-Through C cmecf@sternlav.com
 Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL.
 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com
 Tammy L. Terrell on behalf of Creditor DITECH FINANCIAL LLC bankruptcy@feinsuch.com
 TOTAL: 11